

### Amendments to the Abstract:

Please replace the Abstract on page 18, with the following amended Abstract:

A method of optimizing debt collection ~~attitudinally~~ uses an assessment of current attitudes to predict future behavior and classifies debtors accordingly into one of several attitudinal segments. ~~The approach uses an assessment of current attitudes rather than past behaviors as to predict future behavior.~~ Each segment can be addressed with an offer, which is a combination of attributes which together, have an expected, measurable, and predictable response from ~~the~~ a debtor in the segment. The likelihood of a desired response, when plotted against a given combination of attributes in an offer, is non-linear and varies according to attitudinal segment. In attempting to achieve the desired response from each segment, the debt collection of debtors is assigned to debt collecting agents with appropriate skills and resources. Debtors most likely to pay are assigned agents who are least likely to succeed, and debtors who are least likely to pay are assigned agents who are most likely to yield a favorable outcome or result.

~~Membership of a debtor in a particular segment is used to assign the debt collection of a debtor to a particular debt collecting agent the skills and resources of which are uniquely suited to yield a positive result. By matching available debt collector resources to existing debtors, debtors most likely to pay are assigned least experienced and least likely to succeed debt collection agents. Debtors who are least likely to pay are assigned to debt collection agents who are most skillful and most likely to yield a favorable outcome or result.~~